## ABSTRACT

A method for rewarding consumers is disclosed. The method relates to electronic purchasing where a customer is provided with a card having programmed information about the customer therein. The customer presents its card to a merchant at a point of sale for reading the user information. A central register having user information stored therein is connected to a network of merchants. The merchants banking information is accessible in the central register so that when a customer purchases a good or service, the customer is credited or debited points in real time. This information is forwarded to the central register through the card reader and the merchant is simultaneously, in real time, debited a predetermined percentage of the taxed value of the purchase.